

Unlicensed Health Insurance Companies Targeting Delaware Seniors

Dover, DE – Senior citizens are being warned to be on the lookout for unlicensed health insurance companies in Delaware. The companies have been marketing and selling plans to residents of long-term care and nursing home facilities in Delaware and other States.

“We are issuing a warning to seniors because we have learned these unlicensed companies are targeting residents of nursing home facilities in Kent County and may be reaching out to potential targets in other parts of the State as well,” said Commissioner Trinidad Navarro. “If a consumer wants to verify whether a company is licensed to sell insurance in Delaware, they can call our toll-free number at 1-800-282-8611.”

The Delaware Department of Insurance and the Delaware Division of Medicaid & Medical Assistance received information from a nursing home which reported that a company was attempting to sell to its residents plans marketed as a variety of health insurance products, such as dental, vision and audiology insurance. The Delaware Department of Insurance’s investigation into the matter is ongoing and has thus far determined that the company marketing these products is not licensed as a health, accident or life insurance provider in the State of Delaware.

A list of licensed companies is also located on the Delaware Department of Insurance website www.insurance.delaware.gov. Commissioner Navarro urges consumers who feel uneasy about any insurance related transactions to call the toll free number of the Delaware Department of Insurance at 1-800-282-8611. If callers do not want their names used, they can request that

their involvement be kept confidential.

“It is reprehensible that anyone would try to take advantage of vulnerable seniors for financial gain,” Department of Health and Social Services (DHSS) Secretary Dr. Kara Odom Walker said. “Unfortunately, financial exploitation of vulnerable adults is one of the fast-growing areas of concern in Delaware and across the country.”

If you believe someone is trying to exploit a loved one in a long-term care facility, contact DHSS’ Long-Term Care Ombudsman. If you suspect a senior or another vulnerable adult is being exploited in the community, contact DHSS’ Adult Protective Services. Both services can be reached at 1-800-223-9074.

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Delaware Department of Insurance

<http://www.insurance.delaware.gov>

Dover Office: 302-674-7300

Consumer Services Division: 1-800-282-8611